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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Dennis	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Brown	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX1125	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Dennis First Name	Brown Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	4734 W Congress #2 Number Street	Number Street
	Chicago Illinois 60644 City State Zip Code	City State Zip Code
	Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one:  ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ✓ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Dennis	NO. I III NO.	Brown	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Part 2	Tell the Court Abo	ut Your Bankruptcy Ca	ise		
Ba are	e chapter of the nkruptcy Code you e choosing to file der		lescription of each, see <i>Notice Req</i>		
8. Ho	ow you will pay the	more details about cashier's check, or may pay with a cred line of the line of the line of the official poverty you choose this options.	how you may pay. Typically, if yomoney order If your attorney is lit card or check with a pre-print ee in installments. If you choose your Filing Fee in Installments (Coee be waived (You may request or required to, waive your fee, ar line that applies to your family s	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filling for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ive you filed for nkruptcy within the it 8 years?	Ves. District District District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
ca be spo filio you pa	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an iliate?	V No.  Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	you rent your sidence?	✓ No. Go to  Yes. Fill out	· -		b you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Dennis Brown \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Dennis
 Brown
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Dennis Brown Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Dennis Brown Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 3/8/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Dennis		Brown	Case number (if k	rnown)
First Name	Middle Name	Last Name	<u></u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not		. ,		·
need to file this page.	/s/ Angie Harb		Date	3/8/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	,			
	Angie Harb			
	Printed name			
	Command Lavy Firms			
	Semrad Law Firm Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	,			p
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Dennis		Brown
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,720.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,720.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$3,676.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule I	D = \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$9,949.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$3,501.00
Your total liabiliti	ies \$17,126.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1.876.94
Part 3: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,876.94

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Deb	tor 1	Dennis		Brown	Case number (if known)	
		First Name	Middle Name	Last Name	_	
Part	4:	Answer These Questi	ons for Administrati	ive and Statistical Reco	ords	
6. <b>A</b>	re yo	ou filing for bankruptcy u	nder Chapters 7, 11, or	13?		
Г	¬ N	lo. You have nothing to ren	ort on this part of the for	rm. Check this box and subr	mit this form to the court with your other sche	dules
L		· .	ore on the part of the lor	mi. Oncok and box and odbi	The and form to the court with your outer con-	adioo.
Ŀ	<b>✓</b>   <sup>Υ</sup>	es.				
7. <b>W</b>	/hat	kind of debt do you have	?			
Ī,	7 Y	our debts are primarily c	onsumer debts. Consu	mer debts are those incurred	by an individual primarily for a personal,	
	<b>d</b> fa	amily, or household purpos	e. 11 U.S.C. § 101(8). F	ill out lines 8-10 for statistica	al purposes. 28 U.S.C. § 159.	
		our debts are not primar one form to the court with you		u have nothing to report on	this part of the form. Check this box and sub-	nit
		n the <i>Statement of Your C</i> n 122A-1 Line 11; <b>OR</b> , Form		e: Copy your total current morm 122C-1 Line 14.	onthly income from Official	\$2,424.78
9.	Cop	by the following special c	ategories of claims fro	m Part 4, line 6 of Schedul	le E/F:	
	Fro	m Part 4 on Schedule E/F	, copy the following:		Total claim	
					40.00	
	9a.	Domestic support obligatio	ns (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other del	ots you owe the governn	ment. (Copy line 6b.)	\$9,949.00	
	9c.	Claims for death or persona	al iniury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
		·		(00),	\$0.00	
	9d.	Student loans. (Copy line 6	if.)		<del></del>	
		Obligations arising out of a rity claims. (Copy line 6g.)	separation agreement or	r divorce that you did not rep	oort as \$0.00	
					\$0.00	
	9f. I	Debts to pension or profit-s	haring plans, and other	similar debts. (Copy line 6h.)		

\$9,949.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Dennis			Brown			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	Jame	Last Name			
United Sta	ites B	ankruptcy Court for the:	Northern	•	District of Illinois			
Case num		annupro, court or are.			(State)			
(If known)								
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing
Sched	lub	e A/B: Prope	rty					12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	ccurate as possible. If t is needed, attach a se question.	wo married people parate sheet to th	han one category, list the e are filing together, both a is form. On the top of any	are equally
					or Other Real Estate			
_		or have any legal or eq So to Part 2	quitable interest	in an	y residence, building, la	and, or similar prop	perty?	
ш	res.	Where is the property?					5	
1.1				Wr	at is the property? Che	ck all that apply.	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i>
	Stree	t address, if available, or	other description		Duplex or multi-unit build	dina	Creditors Who Have Cla	aims Secured by Property.
					Condominium or cooper	_	Current value of the	Current value of the
					Manufactured or mobile	home	entire property?	portion you own?
	Num	ber Street			Land		Decembe the meture of	.f. v. o. v. o. v. o. v. o. b. i. o.
	Num	Dei Gueet			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the	property? Check	Check if this is co	ommunity property
				on	e. Debtor 1 only		Ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 o	nly		
					At least one of the debto	rs and another		
				Ot	ner information you wisl	h to add about this	item, such as local	
				pro	perty identification nur	nber <u>:</u>		
If you	own	or have more than one, li	st nere:	Wh	at is the property? Che	ck all that apply	Do not deduct secured	claims or exemptions. Put
1.2					Single-family home	on an arat apply.	the amount of any secu	red claims on Schedule D:
	Stree	t address, if available, or	other description		Duplex or multi-unit build	ding		aims Secured by Property.
					Condominium or cooper	rative	Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile	home		
	Num	ber Street			Land		Describe the nature of	of your ownership
					Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the	property? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 o	nly		
					At least one of the debto	rs and another		
					ner information you wisl perty identification nur		s item, such as local	

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What is the property? Check all that apply.    Single-family home			er (if known)	Case numbe	Brown Last Name	Middle Name		Debtor 1
Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item, such as local property identification number:  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.  Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No Yes  3.1 Make Model: Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 2 only Other information:  At least one of the debtors and another Check if this is community property (see instructions)	on Schedule D: ad by Property.  value of the ou own?  eership aancy by f known.	the Current value of the portion you own?  ture of your ownership of fee simple, tenancy by ra life estate), if known.	the amount of any securic Creditors Who Have Clar Current value of the entire property?  Describe the nature of interest (such as fee si the entireties, or a life	ling ative	What is the property? Check Single-family home Duplex or multi-unit buildir Condominium or cooperat Manufactured or mobile ho Land Investment property Timeshare		umber Street	1.3
Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    V   No	property		(see instructions)	nly s and another n to add about this item, nber:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Other information you wish to			
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No Yes  3.1 Make Model: Year: Approximate mileage: Other information:  Debtor 1 only Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions)  Do not deduct secured claims or enthe amount of any secured claims or enthe a			s for pages	t 1, including any entrie	here.	t 1. Write that number	ave attached for Part 1.	
you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    Voc		siclos	nt2 Include any vehicles	they are registered or pre-	act in any vahialas, whather the			
Model: Year:  Approximate mileage:  Other information:  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  The amount of any secured claims Creditors Who Have Claims Secured  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Check if this is community property (see instructions)		ilules	-		e, also report it on Schedule G: E	res. If you lease a vehicle	that someone else drives. vans, trucks, tractors, sportlo	you own th 3. Cars, val No
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	on Schedule D:	y secured claims on <i>Schedule</i>	the amount of any secu	the property? Check	one.		Model: Year:	3.1
2.2 Make				ebtors and another	Debtor 1 and Debtor 2  At least one of the del  Check if this is come	<u></u>		
3.2 Make Who has an interest in the property? Check Model: one.  Year: Debtor 1 only On not deduct secured claims or each the amount of any secured claim	on Schedule D:	•	the amount of any secu	the property? Check	one.			3.2
				ebtors and another	Debtor 1 and Debtor 2  At least one of the det  Check if this is come	9:		

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	Dennis First Name	Middle Name	Brown Last Name	Case numb	er (ir known)	
3.3	Make Model: Year:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Approximate mileage:		Debtor 2 only Debtor 1 and Debtor 2 or	ah.	Current value of the entire property?	Current value of the portion you own?
	Other information:		¬ <b>L</b>	-		
			At least one of the debtor			
			Check if this is communinstructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Orealiors who have old	ums becared by Fropen
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		·
			Check if this is communinstructions)	nity property (see		
		•	er recreational vehicles, other t, fishing vessels, snowmobiles, l	•		
Exa	mples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 2 or	motorcycle accessor  property? Check  nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propentation Sec
4.1	Make Model: Other information:  Make Model: Make Model: Make Model: Model: Model: Model: Model: Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own?
4.1	Make Model: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?  claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?
4.1	Make Model: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one.  Debtor 1 and Debtor 2 or  At least one of the debtor  Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or  At least one of the debtor  Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own?  claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the

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De	ebtor 1	Dennis First Name	Middle Name	Brown Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	t in any of the following	g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp		and furnishings liances, furniture, linens, china, kitchen	ware		
<u> </u>	No Yes. [	Describe	love seat, couch, tv			\$500.00
		tronics oles: Television	s and radios; audio, video, stereo, and	digital equipment; compute	ers, printers, scanners; music	1
V	Yes. [	Describe	computer, cd player, dvd player, cellph	one		\$600.00
	Examp		we and figurines; paintings, prints, or other in, or baseball card collections; other co			
	No Yes. [	Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hobby ss; carpentry tools; musical instruments		ables, golf clubs, skis; canoes	
✓	No					
Ш	Yes. L	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	I equipment		
✓	No Yes T	Describe				
ш	100. 1	36361136				
			clothes, furs, leather coats, designer we	ear, shoes, accessories		
Ц	No Ves I	Describe	used clothing			1 .
Y	103. 1	30001100	used clothing			\$300.00
		-	ewelry, costume jewelry, engagement r er	rings, wedding rings, heirloo	om jewelry, watches, gems,	
<u> ✓</u>	No Yes. [	Describe	gold chain			\$120.00
		n-farm animal oles: Dogs, cat	<b>s</b> s, birds, horses			
✓	No					1
Ш	Yes. [	Describe				
	<b>4. Any</b> No	other persor	nal and household items you did not	already list, including any	y health aids you did not list	
뇓		Describe				
۲				X 1 1 . 10		
			ilue of all of your entries from Part 3 t number here	3, including any entries for	r pages you have attached	\$2020.00

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Brown Debtor 1 Dennis Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Dennis		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum  No	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	otes, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	accounts			
	Examples: Interests in II		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:	;		
		IRA:	;		
		Retirement account:			
		Keogh:			
		Additional account:			
22	Security deposits and	Additional account:			
22.	Your share of all unused	d deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:			
	_	Gas:			· 
		Heating oil:			<u> </u>
		Security deposit on rental unit:	security deposit on re	ental	\$700.00
		Prepaid rent:			· -
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	tor 1 Dennis	Brown Look Norma	Case number (if known)	
24.	First Name Interests in a	Middle Name Last Name In education IRA, in an account in a qualified ABLE pro	gram, or under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	3 ,	
	✓ No  Yes	Institution name and description. Separately file the record	s of any interests.11 U.S.C. § 521(c):	
				-
25.	Trusts equit	able or future interests in property (other than anything	ulisted in line 1) and rights or nowers	
20.		or your benefit	, noted in time 1, y and 11ginto 61 politicis	
	<b>✓</b> No			
	Yes. Desc	ribe		
0.6	Dotonto con		al managhy	
26.		yrights, trademarks, trade secrets, and other intellect ernet domain names, websites, proceeds from royalties and		
	<b>✓</b> No			
	Yes. Desc	ribe		
0.7				
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association ho	oldings, liquor licenses, professional licenses	
	<b>✓</b> No			
	Yes. Desc	ribe		
Mor	ney or prope	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope			portion you own? Do not deduct secured
	Tax refunds o	wed to you		portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds o		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	wed to you specific information	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds of  No  Yes. Give about your and a	specific information It them, including whether already filed the returns Ithe tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and a	specific information It them, including whether already filed the returns Ithe tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and a	specific information It them, including whether already filed the returns Ithe tax years	State:  Local:  maintenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information It them, including whether already filed the returns Ithe tax years	State: Local:  maintenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  maintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  maintenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  maintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds of  No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years   t due or lump sum alimony, spousal support, child support specific information	State: Local:  Maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give: about you a and a  Family support Examples: Past ✓ No  Yes. Give:  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  Maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give: about you a and a  Family support Examples: Past ✓ No  Yes. Give:  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, spousal support, child support specific information	State: Local:  Maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give: about you a and a  Family suppor Examples: Pass No Yes. Give:	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, spousal support, child support specific information	State: Local:  Maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Dennis		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
21	Interests in increas	aa maliaiaa			
31.	Interests in insuran		-   the : : t (		
	Examples: Health, dis	sability, or life insurance; ne	aith savings account (HSA); credit, i	nomeowner's, or renter's insurance	
	<b>✓</b> No				
	✓ No		Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the in	surance company	company name.	Borronolary.	Carronadi di Tolana Valadi.
		d list its value			
	01 0d0.1 p0.10) d.1.	ia not no valacimi		<del></del>	
32.	Any interest in prop	erty that is due you from	someone who has died		
	If you are the benefic	iary of a living trust, expect	proceeds from a life insurance police	cy, or are currently entitled to receive	
	property because sor			•	
	,				
	<b>✓</b> No				
	Yes. Describe				
	Tes. Describe				
33	Claims against third	d narties whether or not	you have filed a lawsuit or made	a demand for navment	
00.			urance claims, or rights to sue	a demand for payment	
	Liampies. Accidents,	employment disputes, ins	urance claims, or rights to sue		
	<b>№</b> No				
	Yes. Describe				
	_				
0.4	011			alata a series dalla a sand dalla a	
34.	-	nd unliquidated claims of	fevery nature, including counter	claims of the debtor and rights	
	to set off claims				
	<b>✓</b> No				
	Yes. Describe				
35.	Any financial assets	s you did not already list			
	<b>✓</b> No				
	Yes. Describe				
	Tes: Describe				
		<del></del>			
36.	Add the dollar value	e of all of your entries fro	m Part 4, including any entries f	or pages you have attached	#700 00
	for Part 4. Write tha	at number here			\$700.00
Part	5: Describe Anv	<b>Business-Related Pro</b>	pperty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
					-
37.	Do you own or have	any legal or equitable in	terest in any business-related p	roperty?	
	No College				Current value of the
	✓ No. Go to Part 6	•			portion you own?
	Yes. Go to line 3	8.			Do not deduct secured claims
					or exemptions
					or exemptions
38.	Accounts receivable	e or commissions you alr	eady earned		
	<b>✓</b> No				
	Yes. Describe				
	Tes: Describe				
	-				
39	Office equipment for	urnishings, and supplies			
50.			e modems printers copiers fay m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Evambico: Duomicoo-	iolatoa oomputeis, sonwan	o, moderno, printero, copicio, idx III	admirod, rago, tolephones, desks, onalls, ele	Carolilo dovides
	<b>✓</b> No				
	$ldsymbol{ldsymbol{ldsymbol{ldsymbol{eta}}}$				
	Yes. Describe				
	_				

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Debt	tor 1 Dennis	Brown	Case number (if known)	
10	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your	trade	
	No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
43 (	Customer lists, mailing lists, or other compil	ations		<del>-</del>
10.				
	✓ No  Yes. Do your lists include personally identi	fiable information (as defined in 11 H.S.	C 8 101(41A))?	
			0.3.0.(, 4).	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	already list		
	No			
	Yes. Give specific			
	information			<del></del>
				<u> </u>
				<del></del>
45 A	dd the dollar value of all of your entries from	Part 5 including any entries for na	nes vou have attached	
	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	cial Fishing-Related Property V	ou Own or Have an Interest In	
Part	If you own or have an interest in farmland, list		ou our or riave an interest in	
46.	Do you own or have any legal or equitable	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
				or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	No.			
	✓ No  Voc Describe			
	Yes. Describe			

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Debi	or 1 Dennis	Maria de la Maria de	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or	harvested			
	<b>✓</b> No				
	Yes. Describe				
	Tes. Describe				
49	Farm and fishing equipm	ent, implements, machinery, fi	xtures, and tools of trade		
10.		ont, impromonto, indomiory, ii	Attaios, and toolo of trado		
	✓ No				
	Yes. Describe				
		<del></del>			
50.	Farm and fishing supplies	s, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and commerci	al fishing-related property you	did not already list		
	.∡ No				
	Yes. Describe				
				Γ	
		f your entries from Part 6, incl		-	
for Pa	art 6. Write that number h	ere			
				_	
Part	7: Describe All Prope	rty You Own or Have an Ir	nterest in That You Did	Not List Above	
53.	Do you have other proper	ty of any kind you did not alre	ady list?		
	Examples: Season tickets, of	country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all o	f your entries from Part 7. Writ	te that number here		<u> </u>
Part	List the Totals of E	ach Part of this Form			
55. <b>I</b>	Part 1: Total real estate, li	ne 2		<b>&gt;</b>	<del></del>
	part 2 total vehicles, line 5		-	<del>_</del>	
57. <b>P</b>	art 3: Total personal and	household items, line 15	\$2020.00		
58. <b>P</b>	art 4: Total financial asse	ts. line 36	ф700 00	<del></del>	
		•	\$700.00	<u> </u>	
59. <b>I</b>	Part 5: Total business-rela	ted property, line 45			
60. <b>I</b>	Part 6: Total farm- and fish	ning-related property, line 52		<u> </u>	
				<del>_</del>	
01. <b>I</b>	Part 7: Total other propert	y not listea, line 54		<u> </u>	
62.	Total personal property. Ad	dd lines 56 through 61	\$2720.00		+ \$2720.00
			Ψ2.23.00	Copy personal property total ►	ΨΕΙΕΟ.ΟΟ
					\$2720.00
63. <b>T</b>	otal of all property on Sch	edule A/B. Add line 55 + line 62			

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Debtor 1	Dennis		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		

#### Schedule A/B: Property. Additional page

Part 3: Describe	Your Personal and Household Items			
Do you own or have any legal or equitable interest in any of the following items?  Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings			
No				
Yes. Describe	used furniture	\$500.00		

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			Docu	ment Page 21 of	68	
Filli	n this infor	mation to identify your cas	se:		Ī	
Deb	otor 1	Dennis		Brown		
		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States B	ankruptcy Court for the:	Northern D	District of Illinois		
				(State)		
(If kn	e number own)					
Of	ficial	Form 106C			_	Check if this is ar amended filing
Sc	hedul	e C: The Prope	erty You Claim a	s Exempt		12/15
For stat the tax- und you	each iten e a specif amount o exempt r er a law t r exempti t1: Iden Which set	ges, write your name and of property you clair fic dollar amount as east any applicable statusetirement funds—may that limits the exemption would be limited to tify the Property You care claiming state and fectare claiming federal exemptions are claiming federal exemptions.	nd case number (if known as exempt, you must seempt. Alternatively, you tory limit. Some exempt y be unlimited in dollar as on to a particular dollar of the applicable statutor.  Claim as Exempt  Islaming? Check one only, exempt applicable. § 522(b)(controller)	specify the amount of the out may claim the full fair mations—such as those for him amount. However, if you claim amount and the value of the amount.  If your spouse is filing with you to be seen if your spouse is filing with your spouse is 522(b)(3)	exemption you arket value of t ealth aids, righ laim an exemp the property is	Page as necessary. On the top of any claim. One way of doing so is to the property being exempted up to ts to receive certain benefits, and tion of 100% of fair market value determined to exceed that amount,
		cription of the property a chedule A/B that lists this		Amount of the exemption you		Specific laws that allow exemption
	property.		Copy the value from Schedule A/B	·	·	
	Brief		Ф500.00	_		735 ILCS 5/12-1001(b)
	description	า: seat, couch, tv	\$500.00	\$0		_
	Line from Schedule	· · · · · · · · · · · · · · · · · · ·		100% of fair market valuapplicable statutory limit		
	Brief description	· ·	\$300.00			735 ILCS 5/12-1001(a)
	•	clothing	Ψ500.50	\$300.00		<u>-</u>
	Line from Schedule	A/B: 11		100% of fair market valuapplicable statutory limit		
3.	-	•	emption of more than \$160, and every 3 years after that for	375? cases filed on or after the date or	f adjustment.)	

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Dennis Brown Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$700.00 description: **✓** \$700.00 Security deposit on 100% of fair market value, up to any rental unit, security deposit on rental applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$120.00  $\checkmark$ \$120.00 gold chain 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$600.00 description: \$600.00 computer, cd player, dvd 100% of fair market value, up to any player, cellphone applicable statutory limit

Line from

Schedule A/B:

07

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Fill in	this information to identify you	case:				
Dobto	v 1 Donnie		Drown			
Debto	r 1 <u>Dennis</u> First Name	Middle Name	Brown Last Name			
Debto		Wildle Name	Last Name			
	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the	e: Northern	District of Illinois (State)			
Case i	number /n)		(State)			
Offi	icial Form 106D					Check if this is a amended filing
Sch	nedule D: Cred	itors Who Ha	ve Claims Secur	ed by Prop	erty	12/1
Be as o	complete and accurate as po	ssible. If two married peopl	e are filing together, both are equipment the entries, and attach it to	ually responsible for s	upplying correct info	
1. [	Oo any creditors have claim	s secured by your proper	ty?			
Г	•		with your other schedules. You ha	ve nothing else to rep	ort on this form.	
Ī	Yes. Fill in all of the information		,			
Part 1	List All Secured Claims	S				
2.	List all secured claims. If a c			Column A	Column B	Column C
			ticular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Rent a Center (Corporate)	— Describe the property	that secures the claim:	\$2,700.00	\$500.00	\$2,200.00
	Creditor's Name 5501 Headquarters Drive	love seat, couch, tv		1		
	Number Street		, the claim is: Check all that apply.	<u></u>		
		Contingent				
	Plano TX 7502	4 Unliquidated				
	City State ZIP Co	I I Disputed				
	Who owes the debt? Check o	ne. Nature of lien. Check a	all that annly			
	Debtor 1 only	_		i		
	Debtor 2 only	car loan)	made (such as mortgage or secured	1		
	Debtor 1 and Debtor 2 only	y <b>—</b>	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
	Check if this claim relate					
	to a community debt	Carlor (infoldating a r				
	Date debt was incurred	<ul> <li>Last 4 digits of accou</li> </ul>	nt number			
2.2	Illinois Dept of Revenue Creditor's Name	Describe the property	that secures the claim:	\$976.00	\$2,720.00	\$0.00
	Illinois Department of Reven			]		
	P.O. Box 64338  Number Street		e, the claim is: Check all that apply.			
		Contingent				
	Chicago IL 6066	Unliquidated				
	City State ZIP Co	de Disputed				
	Who owes the debt? Check o  Debtor 1 only	ne. Nature of lien. Check a	all that apply.			
			made (such as mortgage or secured	I		
	Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	Debtor 1 and Debtor 2 onl  At least one of the debtors		,			
	and another	Other (including a r	ight to offset)			
	Check if this claim relate to a community debt	es 🗀				
	Date debt was incurred	Last 4 digits of accou —	nt number			
	Add the dollar value	of your entries in Column A	A on this page. Write that number	\$3,676.00		

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Fill in	this inforn	nation to identify your c	case:					
Debto	r 1	Dennis		Brown				
Debto	ır 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	d States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case I	number <sup>(n)</sup>			<u> </u>				
Offic	cial Fo	orm 106E/F			•	Chec	k if this is an	amended filing
Scl	hedu	ıle E/F: Cre	editors Who	Have Unsecure	d Claims			12/15
other p Form 1 claims the en known	party to a 106A/B) a that are tries in the l).  List A  Do any cre	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and L Creditors Who Hold Clai		executory contract G). Do not include a ce is needed, copy	s on Sc <i>hedul</i> any creditors the Part you	e <i>A/B: Prope</i> with partial uneed, fill it	erty (Official ly secured out, number
	Yes.	50 to Part 2.						
li A	isted, iden As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	more than one priority unsecured clair ority and nonpriority amounts, list that of ording to the creditor's name. If you has a particular claim, list the other creditor s for this form in the instruction bookle	claim here and show ave more than two p s in Part 3.	both priority	and nonpriori	ty amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	Illinois De	ept of Revenue		Last 4 digits of account number		\$1,000.00	\$1,000.00	\$0.00
	,	reditor's Name epartment of Revenue P. Street  Illinois State	O. Box 64338 60664 Zip Code	When was the debt incurred?  As of the date you file, the claim is apply.  Contingent Unliquidated	n/a :: Check all that			
		urred the debt? Check tor 1 only	one.	Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured claim	1:			
	Debt	tor 1 and Debtor 2 only		Domestic support obligations				
	At lea	ast one of the debtors ar	nd another	Taxes and certain other debts yo government	u owe the			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injurintoxicated	y while you were			
	Is the cla	aim subject to offset?		Other. Specify				
	Yes							
2.2	_	Revenue Service		Last 4 digits of account number		\$8,949.00	\$8,949.00	\$0.00
	P.O. Box			When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim is	: Check all that			
	Dhiladala	ship Pannaylyo	nia 19101	apply.  Contingent				
	Philadelp City	hia Pennsylva State	Zip Code	Unliquidated				
		urred the debt? Check tor 1 only	one.	Disputed				
		tor 2 only		Type of PRIORITY unsecured claim	1:			
		tor 1 and Debtor 2 only		Domestic support obligations				
	At lea	ast one of the debtors ar	nd another	Taxes and certain other debts yo government	u owe the			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injurintoxicated	y while you were			
	Is the cla	aim subject to offset?		Other. Specify				
	Yes							

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Debtor 1 Dennis Brown Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Finance Company \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3024 Mlk Jr Dr Sw Number As of the date you file, the claim is: Check all that apply. Suite D Contingent Unliquidated 30311 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ payday loan Is the claim subject to offset? Yes 4.2 IL Secretary of State \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 2701 S. Dirksen Parkway When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 62723 Springfield City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ notice only Is the claim subject to offset? **✓** No Yes 4.3 Peoples Gas \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Offician Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Dennis Brown Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$9,949.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$9,949.00
			Total claims
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$3,501.00
	6j. Total. Add lines 6f through 6i.	6j.	\$3,501.00

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Debtor 1	Dennis		Brown	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number			(	

#### Official Form 106G

Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	any with whom you have	e the contract or lease	State what the contract or lease is for
2.1	Essie, Miss Name			Other, Other, 1 year residential lease
	Number	Street		
	City	State	Zip Code	

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		D	ocument rag	C 20 01 0	,0
Fill in this in	nformation to identify your	case:			
Debtor 1	Dennis		Brown		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filir	<sup>ng)</sup> First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois		
0			(State)		
Case numb (If known)					
					Check if this is ar amended filing
Officia	al Form 106H				
	ula U. Vaur Ca	dabtava			
<u>Scnea</u>	ule H: Your Co	deptors			12/15
2. Within	u have any codebtors? (If y No Yes n the last 8 years, have you Louisiana, Nevada, New Me	lived in a community pro	operty state or territory	<b>?</b> (Communit	ty property states and territories include Arizona, California,
	No. Go to line 3.	Alco, I dello Tilco, Texas, Vi	rasmington, and wiscons		
	Yes. Did your spouse, form	er spouse, or legal equiva	alent live with you at the	time?	
	<b>-</b> N	or opodoo, or logal oquive	alone iivo viiti yod de tilo	urio.	
Ľ		ty state or territory did yo	u live?	Fill in th	e name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ıivalent		
	Number Street				
	City	State	Zip Co	ode	
	-		•		
		-	-		se is filing with you. List the person shown in line 2 I the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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		200	Jamone	. ago 20 (	J. 00	
Fill in this information	to identify y	our case:				
Debtor 1 Dennis			Brown			
First Nan	ne	Middle Name	Last Na	me	Che	ock if this is:
Debtor 2 (Spouse, if filing) First Nam		Middle None	I aat Nia			An amended filing
		Middle Name	Last Na			· ·
United States Bankrupto the: Case number	cy Court for	Northern	District of Illin			A supplement showing post-petition chapter 1 expenses as of the following date:
(If known)					·i	MM / DD / YYYY
Official Form	1061					
Schedule I: Y	our Inc	ome				12/1
information about you	r spouse. If y is needed, a swer every	you are separated and attach a separate she question.	d your spouse	e is not filing v	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employm	ent		Debtor 1			Debtor 2
information.		Employment status	<b>✓</b> Employ	ed		Employed
If you have more than attach a separate page	e with		Not Em			Not Employed
information about add employers.		Occupation	_			_
Include part time, sea	sonal, or	Employer's name	Kellogg Cor	mpany-		
self-employed work.		Employer's address	One Kellogg	n Square		
Occupation may inclu or homemaker, if it ap			Number Stree			Number Street
			Battle Creek	Michigan	49016	
			City	State	Zip Code	City State Zip Code
		How long employed there?	7 years			
Part 2: Give Details	s About Mo	onthly Income				
spouse unless you are s	separated.		-		-	vrite \$0 in the space. Include your non-filing
If you or your non-filing more space, attach a s			combine the in			r that person on the lines below. If you need  For Debtor 2 or
				For De	ebtor 1	non-filing spouse
		y, and commissions (before alculate what the monthly v		2.	\$2,937.65	
3. Estimate and list r	nonthly overti	me pay.		3	+ \$0.00	
4. Calculate gross in	come. Add line	e 2 + line 3.		4.	\$2,937.65	

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Debtor 1 Dennis	Brown	Case number	(if				
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse				
Copy line 4 here	<b>→</b> 4.	\$2,937.65	nen ming speace				
5. List all payroll deductions:		<u> </u>					
5a. Tax, Medicare, and Social Security deductions	5a.	\$936.61					
5b. Mandatory contributions for retirement plans	5b.	\$0.00					
5c. Voluntary contributions for retirement plans	5c.	\$0.00					
5d. Required repayments of retirement fund loans	5d.	\$0.00					
5e. Insurance	5e.	\$124.11					
5f. Domestic support obligations	5f.	\$0.00					
5g. Union dues	5g.	\$0.00					
5h. Other deductions. Specify:		\$0.00 +					
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d +	<del></del>	\$1,060.71					
+5h.	3e +31 + 3g 0.	\$1,000.71	<del></del>				
7. Calculate total monthly take-home pay. Subtract line 6 fro	om line 4. 7.	\$1,876.94					
8. List all other income regularly received:							
8a. Net income from rental property and from operating business, profession, or farm	а						
Attach a statement for each property and business showi gross receipts, ordinary and necessary business expense:							
the total monthly net income.	8a.	\$0.00	<del></del>				
8b. Interest and dividends	8b.	\$0.00	<del></del>				
<ol> <li>Family support payments that you, a non-filing spous dependent regularly receive</li> </ol>	se, or a						
Include alimony, spousal support, child support, mainter divorce settlement, and property settlement.	nance, 8c.	\$0.00					
8d. Unemployment compensation	8d.	\$0.00					
8e. Social Security	8e.	\$0.00					
8f. Other government assistance that you regularly rece Include cash assistance and the value (if known) of any n cash assistance that you receive, such as food stamps (bunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	on- enefits	\$0.00					
8g. Pension or retirement income	8g.	\$0.00					
8h. Other monthly income. Specify:	8h. +	\$0.00 +					
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f$	f +8g + 8h. 9.	\$0.00					
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-fi	10.	\$1,876.94 +	=	\$1,876.94			
11. State all other regular contributions to the expenses th Include contributions from an unmarried partner, members o friends or relatives. Do not include any amounts already included in lines 2-10 or	f your household, your d	ependents, your roomm					
Specify:			11.	+ \$0.00			
12. Add the amount in the last column of line 10 to the amo				4			
Write that amount on the Summary of Schedules and Statistic	ical Summary of Certain L	iabilities and Related Dat	ta, if it applies	\$1,876.94 Combined			
13. Do you expect an increase or decrease within the year after you file this form?							
Yes. Explain:							
L 1es. Explain.							

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		Doct	iment Page 31 of 6	3		
Fill in this infor	mation to identify your	case:				
Debtor 1	Dennis		Brown			
Dalatano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Bankruptcy Court for the	: Northern	District of Illinois	A supplement sho		petition chapter 13 date:
Case number			(State)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	J	
(If known)				MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	oenses				12/15
information. If (if known). Ans		, attach another sheet to this	re filing together, both are equal form. On the top of any addition			
1. Is this a joi		714				
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	separate household?				
	¬ No	•				
L	_	file Official Forms 106.I-2 Expe	nses for Separate Household of Deb	tor 2		
2 Do you hav	e dependents?		Tool for Coparate Frederica CF 200			
Do not list D		es. Fill out this information for	Dependent's relationship to	Dependent's	Doos don	endent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
	penses include f people other	No				
than		⁄es				
yourself and dependents	u youi	65				
Part 2: Estil	mate Your Ongoing	Monthly Expenses				
_	of a date after the bank		you are using this form as a supploplemental Schedule J, check the	-		
	•	cash government assistance it on Schedule I: Your Income	-			Your expenses
	or home ownership enter the ground or lot. 4.	xpenses for your residence. In	nclude first mortgage payments and		4.	\$700.00
_	uded in line 4:				7.	
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Dennis
 Brown Last Name
 Case number (if known)

5. Additional mortgage payments for your residence, such as home equily loans         5.         \$0.00           6. Utilities:         5.         \$0.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Talephone, call phone, Internet, satellite, and cable services         6c.         \$136.00           6d. Other, Speatity:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childrage and children's education costs         8.         \$0.00           9. Clothing, Jaundry, and dry cleaning         9.         \$50.00           10. Personal care products and services         10.         \$50.00           11. Medical and dental expenses         11.         \$35.00           12. Transportation, Include gaz payments         12.         \$155.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Life insurance         15a         \$0.00           15b. Health insurance         15a         \$0.00           15c. Whitelia insurance         15a         \$0.00           15c. Whitelia insurance         15a         \$0.00           15c. Whitelia insurance         15	FIISTName	Mildule Name Last Name		
				Your expenses
6a. Electricity, heat, natural gas         6a.         \$100.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$136.00           6d. Other. Specify:         6d.         \$5.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and children's education costs         9.         \$50.00           9. Ciothing, laundry, and dry cleaning         9.         \$50.00           10. Personal care products and services         11.         \$35.00           11. Medical and dental expenses         11.         \$35.00           11. Medical and dental expenses         11.         \$35.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$155.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Instantinement, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           15. Instantinement contributions and religious donations         14.         \$0.00           15. Instantinement contributions and religious donations         15.         \$0.00           15. Life insurance. </td <td>5. Additional mortgage paymen</td> <td>ts for your residence, such as home equity loans</td> <td>5.</td> <td>\$0.00</td>	5. Additional mortgage paymen	ts for your residence, such as home equity loans	5.	\$0.00
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7. Food and housekeeping supplies       7.       \$350.00         8. Childcare and childcare's education costs       8.       \$0.00         9. Clothing, laundry, and dry cleaning       9.       \$50.00         10. Personal care products and services       10.       \$550.00         11. Medical and dental expenses       11.       \$33.50         12. Transportation. Include gas, maintenance, bus or train fare.       12.       \$155.00         Do not include car payments       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       15a       \$0.00         Do not include insurance ededucted from your pay or included in lines 4 or 20.       15a       \$0.00         15b. Health insurance       15a       \$0.00         15c. Vehicle insurance       15a       \$0.00         15c. Vehicle insurance       15a       \$0.00         15c. Vehicle insurance. Specify:       15a       \$0.00         15c. Vehicle in	6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$136.00
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9. Clothing, laundry, and dry cleaning       9, \$50.00         10. Personal care products and services       10. \$50.00         11. Medical and dental expenses       11. \$35.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$155.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$0.00         15b. Health insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15c. Vehicle insurance       15b       \$0.00         15c. Vehicle insurance       15c       \$0.00         15c. Vehicle insurance. Specify	7. Food and housekeeping supp	olies	7.	\$350.00
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11. Medical and dental expenses       11.       \$33.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$15.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15b. Health insurance       15a.       \$0.00	9. Clothing, laundry, and dry cl	eaning	9.	\$50.00
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Do not include car payments   13.   13.   13.   13.   13.   13.   14.	11. Medical and dental expens	es	11.	\$35.00
14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       00 not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Life insurance       15b       \$0.00       15b       \$0.00       15c. Vehicle insurance       15c       \$0.00       15c. Vehicle insurance. Specify:       15d       \$0.00       15d. \$0.00       \$0.00       15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00       \$0.00       16.       \$0.00	-	maintenance, bus or train fare.	12.	\$155.00
15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15a. \$0.00  15b. Health insurance  15b. \$0.00  15c. Vehicle insurance  15c. \$0.00  15d. Other insurance. Specify:  15d. \$0.00  16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061).  18. Your payments you make to support others who do not live with you.  Specify:  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. \$0.00  20d. Maintenance, repair, and upkeep expenses.	13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$0.00 15b. Health insurance   15b   \$0.00 15c. Vehicle insurance   15c   \$0.00 15c. Vehicle insurance   15c   \$0.00 15d. Other insurance. Specify:   15d   \$0.00 15d. Other insurance. Specify:   16   \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   16   \$0.00 17. Installment or lease payments:   17a   \$0.00 17b. Car payments for Vehicle 1   17a   \$0.00 17c. Other. Specify:   17b   \$0.00 17c. Other. Specify:   17c   \$0.00 17d. Other. Specify:   17d   \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18. 19. Other payments you make to support others who do not live with you. Specify:   19.   \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property   20a   \$0.00 20b. Real estate taxes.   20b   \$0.00 20c. Property, homeowner's, or renter's insurance   20c   \$0.00 20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00	14. Charitable contributions ar	d religious donations	14.	\$0.00
15b		cted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:			15c	\$0.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes of	leducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	Specify:		16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	17. Installment or lease payme	nts:		
17c. Other. Specify:	17a. Car payments for Vehicle	1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle	2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
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20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00	-	s not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	<del></del>
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's,	or renter's insurance		
	20d. Maintenance, repair, and	upkeep expenses.		
	20e. Homeowner's association	n or condominium dues	20e	\$0.00

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Debtor 1 Denn			Brown	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expense	S.				\$1,576.00
	nes 4 through 21.					\$0.00
, ,	line 22 (monthly expens	,, ,,			\$1,576.00	
22c. Add lir	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incor	me.				
23a. Copy	ine 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,876.94
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,576.00
	ct your monthly expense		icome.			\$300.94
The re	sult is your monthly net	income.			23c	
For examp	ele, do you expect to fini	sh paying for your car lo	ses within the year after to an within the year or do you no diffication to the terms of	ou expect your		

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Fill in this infor	mation to identify your c	ase:				
Debtor 1	Dennis		Brown			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

#### Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

MM/DD/YYYY

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ /s/ Dennis Brown

Signature of Debtor 1

Date 3/8/2017

Date 3/8/2017

MM/DD/YYYY

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Fill i	n this ir	nformation	to identify your	case:					
Deb	tor 1	Denn			Brown		_		
Deb	tor 2	First I	Name	Middle	Name Last Na	ame			
	use, if filin	ng) First I	Name	Middle	Name Last Na	ame	-		
Unit	ed State	es Bankrup	tcy Court for the:	Northern	District of Illi		<u>.</u>		
Case (If knd	e numb own)	per			(5)	tate)	-		
Of	ficia	al For	m 107						Check if this is a amended filing
Sta	atem	nent o	f Financia	al Affairs f	for Individuals	Filing fo	r Bankru	ıptcy	12/1:
info	rmatio	n. If more		ed, attach a sep	narried people are filing parate sheet to this for				
Par	til: G	ive Deta	ils About Your	Marital Status	and Where You Live	ed Before			
1.	What	t is your c	urrent marital st	atus?					
	ш.	Married Not marrie	ed						
2.	Durir	ng the last	3 years, have y	ou lived anywher	re other than where you	live now?			
	Ľ	No Yes. List a	ll of the places y	ou lived in the las	st 3 years. Do not include	e where you live	now.		
	1	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
		Number St	reet		From	Number Str	reet		From
	;	City	State	Zip Code		City	State	Zip Code	
	_					Same a	s Debtor 1		Same as Debtor 1
		Number St	reet		From	Number Str	reet		From To
	i	City	State	Zip Code		City	State	Zip Code	
3.	and ter	<i>rritories</i> incl O	ude Arizona, Calif	ornia, Idaho, Loui	pouse or legal equivaler isiana, Nevada, New Mexic Codebtors (Official Form	co, Puerto Rico, T		- '	

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Brown

Debtor 1 Dennis Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5211.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$30645.48 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$30000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Brown Debtor 1 Dennis \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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ebtor <sup>·</sup>	1 Dennis			Bro	wn	Case number	(if known)
	First Name		Middle Name	Last	Name		
Ins cor age	iders include your re porations of which ent, including one fo ch as child support a	elatives; an you are an or a busine	y general partners officer, director, p ess you operate as	; relatives of any goerson in control,	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all paym	nents to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City 5	State	Zip Code				
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
insi	hin 1 year before yider? lude payments on d				payments or trans	fer any property o	n account of a debt that benefited an
☑	No Year List all a surre	4 4	L Ct	d			
Ш	Yes. List all paym	ents tnat	benetited an insi				B ( 11)
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	Ptoto	Zip Code				
	City S	State	Zip Code				

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Brown Debtor 1 Dennis Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	otor 1 Dennis		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you fil accounts or refuse to make			bank or financial institution, set off any am	ounts from your
	<b>✓</b> No				
	Yes. Fill in the details.				
			Describe the action th	ne creditor took  Date action was taken	Amount
	Creditor's Name				<del> </del>
	Number Street				
			Last 4 digits of account	number: XXXX-	
	City State	Zip Code			
	City State	Zip Code			
12.	Within 1 year before you filed appointed receiver, a custod			possession of an assignee for the benefit of	of creditors, a court-
	✓ No				
	Yes				
Part	t 5: List Certain Gifts and	Contributions			
13.	Within 2 years before you fil	ed for bankruptcy, did	I vou give any gifts with a	total value of more than \$600 per person?	
	- N	,, a	,		
	No Yes. Fill in the details for	r each aift			
	Gifts with a total value of per person	-	Describe the gifts	Dates you gave the gifts	Value
				gitts	
	Person to Whom You Gav	ve the Gift			
	Number Street				
	City State	Zin Codo	-		
	City State Person's relationship to yo	Zip Code			
	Person to Whom You Gav	ve the Gift	-		<del>-</del>
	Number Street		-		
	City State	Zip Code			
	Person's relationship to yo	ou			

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Deb	tor 1	Dennis	Brown	Case number (if known)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy,	did you give any gifts or contribu	tions with a total value of more th	an \$600 to any charity?
			, ou g, g c. c. co		a ¢000 10 a, oa, .
	$\mathbf{A}$	No	. Pro		
	Ш	Yes. Fill in the details for each gift or contrib	oution.		
		Gifts or contributions to charities that total more than \$600	Describe what you contri	buted Date y contril	
		that total more than \$600		Contri	Duted
		<del></del>			<del></del>
		Charity's Name			
			<del></del>		
		Number Street	<del></del>		
		Tumbor Cucot			
		City State Zip Code			
				<u>'</u>	
Part	6:	List Certain Losses			
15.		hin 1 year before you filed for bankruptcy or nbling?	r since you filed for bankruptcy, c	lid you lose anything because of th	ieft, fire, other disaster, or
	_				
	✓	No			
		Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance of	coverage for the loss Date of	of your Value of property
		how the loss occurred	Include the amount that in:		lost
			pending insurance claims of A/B: Property.	on line 33 of <i>Schedule</i>	
			742. Froperty.		
Part	7:	List Certain Payments or Transfers			
		out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No		services required in your bankruptcy.	
	<b>✓</b>	Yes. Fill in the details.			
			Description and value of	any property Date p	payment Amount of
			transferred	or tran	• •
				was m	
		Semrad Law Firm Person Who Was Paid	Attorney's Fee - 350.00	3/7/20	17 \$350.00
		20 S. Clark Street			
		Number Street			
		28th Floor			
		Chicago Illinois 60603  City State Zip Code			
		Oily State Zip Gode			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person who made the Payment, it Not You			
		- W - W - B : I			
		Person Who Was Paid			
		Number Street	<del></del> -		
		City State Zip Code			
		· ·			
		Email or website address			
		Person Who Made the Payment, if Not You			
		i cisoni vviio iviade tile i ayinciit, ii ivot ioa		The state of the s	

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Debto		Dennis		Brown	Case number (if known)		
		First Name	Middle Name	Last Name			
ļ	help	nin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		our behalf pay or transfer	any property to a	nyone who promised to
	<b>✓</b>	No Yes. Fill in the details.					
•				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
<del>1</del>	t <b>he</b> Inclu	ordinary course of your bu	isiness or financial afi nd transfers made as s	ecurity (such as the granting of a			
ı		Too. Till III ale Getaile.		Description and value of a property transferred		/ property or ceived or debts pa	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
1	ben	nin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a	a self-settled trust or sim	ilar device of whic	ch you are a
İ		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Brown Debtor 1 Dennis Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Brown Debtor 1 Dennis Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Dennis	A 6: 1		Brown	Case ni	umber (if ki	nown)		
		First Name	Mid	dle Name	Last Name					
26.	Hav	e you been a party	y in any judicial	or administrativ	ve proceeding under	any environmental	law? Inc	lude settlements a	and order	S.
	<b>✓</b>	No								
		Yes. Fill in the det	tails.							
				Cou	urt or agency	1	Nature of	the case		Status of the case
		Case title								Pending
					urt Name					On appeal
		Case number		Nur	mberStreet					Concluded
		•		City	/ State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busi	iness or Conn	ections to Any Bus	siness				
27.	With	nin 4 years before	you filed for bar	nkruptcy, did yo	u own a business or	have any of the foll	owing co	nnections to any b	ousiness?	
		A sole propri	etor or self-emp	loyed in a trade	, profession, or other	activity, either full-t	time or pa	art-time		
				-	) or limited liability pa	-				
		A partner in a		(===	,					
		ш .	rector, or manag	ning executive o	of a corporation					
				_	ity securities of a corp	oration				
			at least 5 /0 of th	e vouing or equi	ty securities or a corp	Oration				
	<b>✓</b>	No. None of the a	above applies. G	o to Part 12.						
		Yes. Check all that	at apply above a	and fill in the det	tails below for each b	usiness.				
					Describe the natu	re of the business		Employer Identific	cation nu	mber Do not
								include Social Se	curity nu	mber or ITIN.
		Business Name						EIN:		
		Number Street			Name of accounta	ant or bookkeeper		Dates business e	xisted	
		City	State	Zip Code		•		From	Го	
					Describe the natu	re of the business		Employer Identification include Social Se		
		Business Name						EIN:		
								_		
		Number Street			Name of accounta	ant or bookkeeper		Dates business ex	xisted	
		City	State	Zip Code				From	То	
									-	
					Describe the natu	re of the business		Employer Identific	cation nu	mher Do not
					Describe the natu	ne of the business		include Social Se		
		Business Name						EIN:		
								Data da d		
		Number Street			Name of accounta	ant or bookkeeper		Dates business ex	xisted	
		City	State	Zip Code				From	Го _	
									-	<del></del>

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Debt	tor 1 Dennis		Brown	Case number (if known)
	First Name Midd	le Name	Last Name	
28.	Within 2 years before you filed for bank creditors, or other parties.  No Yes. Fill in the details below.	kruptcy, did you	give a financial statement i	to anyone about your business? Include all financial institutions,
			Date issued	
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
Part	112: Sign Below			
				or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1			Signature of Debtor 2
	G			Date
[ [	Date 3/8/2017  Did you attach additional pages to Your  No Yes  Did you pay or agree to pay someone where the pay some pay someone where the pay someone w			Is Filing for Bankruptcy (Official Form 107)?  kruptcy forms?  Attach the Bankruptcy Petition Preparer's Notice,
L	Tes. Name of person			Declaration and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern District	of Illinois			
n re	Dennis Brown		Case No.			
_	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF C	OMPENSATION	OF ATTORNEY F	OR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one yearendered or to be rendered on behalf of	ear before the filing of the pe	tition in bankruptcy, or agreed to	be paid to me, for services		
	For legal services, I have agreed to acce	ept		\$4,000.00		
	Prior to the filing of this statement I have	ve received		\$350.00		
	Balance Due			\$3,650.00		
2.	The source of the compensation paid to	o me was:				
	<b>✓</b> Debtor	Other (specify)				
3.	The source of the compensation paid to	o me is:				
	<b>✓</b> Debtor	Other (specify)				
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-di members or associates of my law fi the people sharing in the compens	rm. A copy of the agreement				
5.	In return for the above-disclosed fee, I had a. Analysis of the debtor's financial bankruptcy;					
	b. Preparation and filing of any pe	tition, schedules, statements	s of affairs and plan which may b	pe required;		
	c. Representation of the debtor at	the meeting of creditors and	d confirmation hearing, and any a	adjourned hearings thereof;		
	d. Representation of the debtor in	adversary proceedings and	other contested bankruptcy mat	ters;		
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does not i	include the following services:			
		CERTIFICAT	rion			
	certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any agreement	or arrangement for payment to n	ne for representation of the		
	3/8/2017		/s/ Angie Harb			
	Date		Signature of Attorney			
			Semrad Law Firm			
	<del></del>		Name of law firm			

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

DB

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

DB

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

# F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/7/2017	
Signed:		
/s/ Deni	nis Brown Jenn B	Camo.
		/s/ Angie Harb () MM
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/8/2017	
Signed:		
/s/ Denr	nis Brown	
		/s/ Angie Harb
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Brown, Dennis	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MA	TRIX
Th knowledge		ify that the attached list of creditors is t	rue and correct to the best of their
Date:	3/8/2017	/s/ Brown, Denis Brown, Dennis Signature of De	

Peoples Gas 200 E. Randolph Chicago, IL, 60601

American Finance Company 3024 Mlk Jr Dr Sw Suite D Atlanta, GA, 30311

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

Rent a Center (Corporate) 5501 Headquarters Drive Plano, TX, 75024

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Illinois Dept of Revenue Illinois Department of Revenue P.O. Box 64338 Chicago, IL, 60664

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First Name	Middle Name	Brown Last Name	Case number #	(Known)
Pains Answer These Q	uestions for Reporting Pur	poses		
16. What kind of debts do you have?	16a. Are your debts prir "incurred by an indi No. Go to line 1 Yes. Go to line 1 16b. Are your debts prin	narily consumer del vidual primarily for a 6b. 17. narily business debts s or investment or th 6c. 7.	s? Business debts are rough the operation o	debts that you incurred to obtain f the business or investment.
7. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	[ No.	anter 7 Dougland		property is excluded and administrative cured creditors?
3. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,00 \$50,000	.001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
How much do you estimate your liabilities to be?	✓ \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000, \$10,000 \$50,000	001-\$10 million 0,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
If of un If ot In Iu co	I have chosen to file under of title 11, United States Cod nder Chapter 7.  no attorney represents me a sut this document, I have obtained a false state of the condens of	Chapter 7, I am aware e. I understand the re and I did not pay or agained and read the now with the chapter of tit atement, concealing	that I may proceed, if lief available under ea gree to pay someone votice required by 11 U. le 11, United States C property, or obtaining es up to \$250,000, or	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
	Executed on 3/7/2017 MM / D		Executed or	

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				•	
Fill in this into	mation to identify yo	ur oaso		AND CONTRACTOR OF THE PARTY OF	
Debtor 1		All stables			
Deotor (	Dennis First Name		Brown		
Debtor 2	1 HOLLYDING	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	3ankruptcy Court for th	hor No. 11			
	, , , , , , , , , , , , , , , , , , , ,	ec. regardin	District of Illinois (State)		
Case number (If known)			(Otate)		
~					
Official	Form 106E	)ec			Check if this is an
)eclarati	ion About a				amended filing
, colai ati	ion about ai	n Individual Debto	r's Schedules		12/15
two married p	seople are filing toge	ther, both are equally respons	ible for supplying correct	information	
ou must file th	iis form whanever ve	or Clark and the second		king a false statement, concealing pro 3250,000, or imprisonment for up to 20	
	Below y or agree to pay sor	meone who is NOT an attorney	A . L. J.		
IJ No		the to to to all attorney	to neip you till out banki	uptcy forms?	
land.					
F TES. IV	ame of person	M	Attach Bankruptcy Pe Signature (Official For	tition Preparer's Notice, Declaration, and m 119).	
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Under pena that they ar	ilty of perjury, I declare te true and correct.	are that I have read the summa	ry and schedules filed w	th this declaration and	· · · · · · · · · · · · · · · · · · ·
c /s/ Dennis	Brown /) 6	$\sim 2$ .			:
Signature of I		m / m	×		<u>:</u>
			Signature o	Debtor 2	
Date 3/7/20	017 D/YYYY		Date		1 1 2
IADAI\Di	IJ/11/¥			DD/YYYY	

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First Name	Middle Name	Brown	Case number (if known)
	wilddig iyamo	Last Name	
<ol><li>Within 2 years before creditors, or other par</li></ol>	you filed for bankruptcy, did j	you give a financial stater	nent to anyone about your business? Include all financial institution
<b>⊘</b> No			
Yes. Fill in the deta	ails below.		
		Date issued	
Name		MM/DD/YYYY	-
Number Street		••••	
City	State Zip Code		
ੰ ਮੌਤੇ Sign Below	Zip Code		
Mala Sign below			
<b>x</b> /s/ D	ennis Brown	or imprisonment for up to	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signatur			*
Signatur	e of Debtor 1		Signature of Debtor 2
Signatur Date 3/	e of Debtor 1		·
Date 3/	e of Debtor 1 /7/2017	Financial Affaire for India.	Signature of Debtor 2  Date
Date 3/	e of Debtor 1 /7/2017	Financial Affairs for Indivi	Signature of Debtor 2
Date 3/	e of Debtor 1 /7/2017	Financial Affairs for Indivi	Signature of Debtor 2  Date
Date 3/ Did you attach additional  No  Yes	e of Debtor 1 /7/2017 I pages to Your Statement of		Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
Date 3/ Did you attach additional  No Yes	e of Debtor 1 /7/2017		Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
Date 3/ Did you attach additional No Yes Did you pay or agree to p	e of Debtor 1 /7/2017 I pages to Your Statement of		Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Brown, Dennis		
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	V	RIFICATION OF CREDITOR MA	TRIX
The a knowledge.	above named Debtors here	by verify that the attached list of creditors is	true and correct to the best of their
Date:	3/7/2017	/s/ Brown, Den Brown, Dennis Signature of De	ann a

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	First Name	Middle Name	Brown Last Name	Case number (if known)	
16.	Calculate the median fa	mily income that applies t	O VOIL Egilous the		······································
	16a. Fill in the state in whi	ch you live,		DS:	
	16b. Fill in the number of p		<u>Illinois</u> 1	<del>-</del> .	
		ily income for your state and		<b>-</b>	\$50,133.0
7.	using the link specified How do the lines compar	d in the separate instructions	To fir s for this form. This list r	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	Ψ30,133.C
	17a. Line 15b is less the under 11 U.S.C.	han or equal to line 16c. On § <i>1325(b)(3)</i> . <b>Go to Part 3.</b>	the top of page 1 of this Do NOT fill out Calculat	s form, check box 1, Disposable income is not determined	d
	U.S.C. § 1325(b)		page 1 of this form, chi	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	t
100	ঞ্জ Calculate Your Con	nmitment Period Unde	r 11 U.S.C. 81325/h	)(4)	
•	copy your total average in	nonthly income from line t	1		
	Deduct the marital adjust	mant if it a		is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	\$2,424.78
	19a. If the marital adjustmer	nt does not apply, fill in 0 on	line 19a.	your spouse's income, copy the amount from line 13.	
	19b. Subtract line 19a from	n line 18.			-\$0.00
	Calculate your current mo	nthly income for the year.	Follow these stens:		\$2,424.78
	20a. Copy line 19b.	•	e and the steps,		<del></del>
	Multiply by 12 (the num	nber of months in a year).			\$2,424.78
:	20b. The result is your currer		ear for this part of the for		x 12
	20c. Copy the median family				\$29,097.36
ŧ	How do the lines compare?	•			\$50,133.00
			red by the court, on the	top of page 1 of this form, check box 3, The	
Sacres	Line 20b is more than or			court, on the top of page 1 of this form, check box	
1		y was do to talt 4.			
	By signing here, I declare	under negative of posture the			
		and a portary or perjury man	t the information on this	statement and in any attachments is true and correct.	
	🗴 /s/ Dennis Brown	DEm B	_		
	Signature of Debtor 1	10 mm 13	<u> </u>	and we of D. L.	
	Date 3/7/2017		Qı <sub>l</sub>	gnature of Debtor 2	
	MM/DD/YYYY		Da	ate	
				MM/DD/YYYY	
	If you checked 17a, do NC If you checked 17b, fill out	T fill out or file Form 122C- Form 122C-2 and file it wit	2. h this form. On line 30 a	of that form, copy your current monthly income from line	
	ಮುಂಳಲ್ಲ			" one rome, copy your current monthly income from tipe :	t 4